

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TAMMY L. KOVAL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23200

Chapter 13

Document No.:

ENTERED BY DEFAULT

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/31/2016 and confirmed on 10/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|----------|-------------------|
| Total Receipts | | 121,795.06 |
| Less Refunds to Debtor | 1,063.00 | |
| TOTAL AMOUNT OF PLAN FUND | | 120,732.06 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,000.00 | |
| Trustee Fee | 5,606.81 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 8,606.81 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | CITIZENS BANK NA(*) Acct: 2121 | 0.00 | 36,376.13 | 0.00 | 36,376.13 |
| | CITIZENS BANK NA(*) Acct: 2121 | 1,908.99 | 1,908.99 | 0.00 | 1,908.99 |
| | CITIZENS BANK(*) Acct: 4735 | 0.00 | 0.00 | 0.00 | 0.00 |
| | COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M34 | 1,780.86 | 1,780.86 | 677.05 | 2,457.91 |
| | RESERVE TOWNSHIP (RE) Acct: 3M34 | 1,282.90 | 1,282.90 | 403.55 | 1,686.45 |
| | SHALER AREA SD (RESERVE)(RE) Acct: 0034 | 11,391.58 | 11,391.58 | 3,592.62 | 14,984.20 |
| | SHALER AREA SD (RESERVE)(RE) Acct: 3M34 | 0.00 | 0.00 | 0.00 | 0.00 |
| | RESERVE TOWNSHIP (RE) Acct: 3M34 | 0.00 | 0.00 | 0.00 | 0.00 |
| | RESERVE TOWNSHIP (RE) Acct: 3M34 | 0.00 | 0.00 | 0.00 | 0.00 |
| | COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M34 | 331.60 | 331.60 | 0.00 | 331.60 |
| | RESERVE TOWNSHIP (RE) Acct: 3M34 | 494.52 | 494.52 | 0.00 | 494.52 |
| | SHALER AREA SD (RESERVE)(RE) Acct: 0034 | 4,615.47 | 4,615.47 | 0.00 | 4,615.47 |
| | ALLY FINANCIAL(*) Acct: 0341 | 5,545.43 | 5,545.43 | 448.85 | 5,994.28 |
| | CITIZENS BANK NA(*) Acct: 4735 | 10,792.22 | 10,792.22 | 1,654.69 | 12,446.91 |
| | | | | | 81,296.46 |

| | | | | | |
|----------|--------------------------------|------|------|------|------|
| Priority | | | | | |
| | RODNEY D SHEPHERD ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | TAMMY L. KOVAL Acct: | 0.00 | 0.00 | 0.00 | 0.00 |

16-23200

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|-------------------------------------|--------------|-----------|----------|------------|
| Priority | | | | | |
| | TAMMY L. KOVAL | 1,063.00 | 1,063.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | RODNEY D SHEPHERD ESQ | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | TOYOTA LEASE TRUST | 12,897.50 | 12,897.50 | 0.00 | 12,897.50 |
| | Acct: W416 | | | | |
| | | | | | 12,897.50 |
| Unsecured | | | | | |
| | STATE COLLECTION SERVICE INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2015 | | | | |
| | STATE COLLECTION SERVICE INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0230 | | | | |
| | CAPITAL ONE NA** | 3,508.85 | 2,140.76 | 0.00 | 2,140.76 |
| | Acct: 9229 | | | | |
| | CITIZENS BANK(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7566 | | | | |
| | DISCOVER BANK(*) | 18,272.39 | 11,148.07 | 0.00 | 11,148.07 |
| | Acct: 4480 | | | | |
| | DUQUESNE LIGHT COMPANY* | 336.79 | 205.48 | 0.00 | 205.48 |
| | Acct: 6580 | | | | |
| | FIFTH THIRD BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8899 | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3350 | | | | |
| | REPUBLIC SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 5839 | | | | |
| | MIDLAND FUNDING LLC | 6,328.18 | 3,860.86 | 0.00 | 3,860.86 |
| | Acct: 6947 | | | | |
| | THOMAS TOTH DMD | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: KO | | | | |
| | CITIZENS BANK(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0299 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 190.79 | 116.40 | 0.00 | 116.40 |
| | Acct: 1703 | | | | |
| | TOYOTA LEASE TRUST | 753.50 | 459.72 | 0.00 | 459.72 |
| | Acct: 2416 | | | | |
| | BERNSTEIN BURKLEY PC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | VERIZON WIRELESS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | AIS PORTFOLIO SERVICES (AMERICAN IN | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ALLEGHENY HEALTH NETWORK++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | WILLIAM T MOLCZAN ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4480 | | | | |
| | MCM | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6947 | | | | |
| | RPM | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 17,931.29 |
| TOTAL PAID TO CREDITORS | | | | | 112,125.25 |

| | |
|---------------|-----------|
| TOTAL CLAIMED | |
| PRIORITY | 12,897.50 |
| SECURED | 38,143.57 |
| UNSECURED | 29,390.50 |

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

TAMMY L. KOVAL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23200

Chapter 13

Document No.: 106

ENTERED BY DEFAULT

ORDER OF COURT

29th

November

2021

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
11/29/21 3:34 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE

dmk

In re:
Tammy L. Koval
Debtor

Case No. 16-23200-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 29, 2021

User: lfin
Form ID: pdf900

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Tammy L. Koval, 18 Villa Court, Pittsburgh, PA 15214-1439 |
| cr | + Pennsylvania Municipal Services, 336 Delaware Avenue, Oakmont, PA 15139-2138 |
| cr | + Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866 |
| 14281727 | Allegheny County, c/o Jordan tax Service, P.O. Box 200, Bethel Park, PA 15102-0200 |
| 14281728 | Allegheny County, John Weistein, Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385 |
| 14281731 | + Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250 |
| 14320068 | Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14281736 | + Citizens Bank, c/o Schlee & Stillman, 50 Tower Office Park, Woburn, MA 01801-2113 |
| 14281734 | + Citizens Bank, 10561 Telegraph Road, Glen Allen, VA 23059-4577 |
| 14305113 | + County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14281738 | + Discover Bank, c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842 |
| 14281740 | + Fifth Third Bank, c/o Ryan E. Calef & Associates, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597 |
| 14281742 | Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760 |
| 14281744 | Republic Services, P.O. Box 9001099, Louisville, KY 40290-1099 |
| 14281745 | + Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1396 |
| 14281746 | + Shaler Area S.D. w/in Reserve Twp., c/o PA Municipal Service Co., 336 Delaware Avenue Dept. L, Oakmont, PA 15139-2138 |
| 14281747 | + Shaler Area S.D.-Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1360 |
| 14281748 | Synchrony Bank, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589 |
| 14281749 | + Thomas M. Toth, D.M.D., 100 McKnight Park Drive, Suite 102, Pittsburgh, PA 15237-6519 |
| 14305114 | + Township of Reserve, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14281750 | Township of Reserve, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349 |
| 14281751 | Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102 |
| 14330339 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 15194536 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Nov 30 2021 00:00:25 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | Nov 29 2021 23:52:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919 |
| 14281729 | Email/Text: amieg@stcol.com | Nov 29 2021 23:52:00 | Allegheny General Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250 |
| 14281730 | Email/Text: amieg@stcol.com | Nov 29 2021 23:52:00 | Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250 |
| 14288664 | Email/Text: ally@ebn.phinsolutions.com | Nov 29 2021 23:52:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 14281732 | + Email/Text: ally@ebn.phinsolutions.com | Nov 29 2021 23:52:00 | Ally Financial, 4000 Lexington Avenue N, Suite 100, Shoreview, MN 55126-3196 |
| 14281735 | Email/Text: Bankruptcy.RI@Citizensbank.com | Nov 29 2021 23:52:00 | Citizens Bank, P.O. Box 42113, Providence, RI |

District/off: 0315-2

User: lfin

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Date Rcvd: Nov 29, 2021

Form ID: pdf900

Total Noticed: 41

| | | | |
|-----------|--|----------------------|---|
| | | | 02940-2113 |
| 14292839 | Email/Text: Bankruptcy.RI@Citizensbank.com | Nov 29 2021 23:52:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915 |
| 14281733 | Email/Text: PBNCNotifications@perituservices.com | Nov 29 2021 23:52:00 | Capital One/Kohl's Department Store, c/o Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685 |
| 14281737 | Email/Text: mrdiscen@discover.com | Nov 29 2021 23:52:00 | Discover Bank, 6500 New Albany Road, New Albany, OH 43054 |
| 14285234 | Email/Text: mrdiscen@discover.com | Nov 29 2021 23:52:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14281739 | Email/Text: kbarkley@bernsteinlaw.com | Nov 29 2021 23:52:00 | Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001 |
| 14344563 | + Email/Text: kbarkley@bernsteinlaw.com | Nov 29 2021 23:52:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14322519 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 29 2021 23:52:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14281741 | Email/Text: bankruptcydpt@mcmcg.com | Nov 29 2021 23:52:00 | Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578 |
| 14344277 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 30 2021 00:00:22 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14281743 | Email/Text: Supportservices@receivablesperformance.com | Nov 29 2021 23:52:00 | Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548 |
| TOTAL: 17 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------------|
| cr | | Allegheny County |
| cr | | Duquesne Light Company |
| cr | | Township of Reserve |
| cr | | Toyota Lease Trust |

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2021 at the address(es) listed below:

District/off: 0315-2

User: lfin

Page 3 of 3

Date Rcvd: Nov 29, 2021

Form ID: pdf900

Total Noticed: 41

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com |
| Garry Alan Masterson | on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com |
| Jeffrey R. Hunt | on behalf of Creditor Township of Reserve jhunt@grblaw.com |
| Jeffrey R. Hunt | on behalf of Creditor Allegheny County jhunt@grblaw.com |
| Jeremiah Vandermark | on behalf of Creditor Pennsylvania Municipal Services jeremiah.vandermark@saui.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Rodney D. Shepherd | on behalf of Debtor Tammy L. Koval rodsheph@cs.com |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com |

TOTAL: 10